

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Malinda S Kucera

Debtor(s)

Case No. 14-44588

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2014.
- 2) The plan was confirmed on 02/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/17/2018.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,450.00.
- 10) Amount of unsecured claims discharged without payment: \$25,863.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,041.00
Less amount refunded to debtor	\$71.00

NET RECEIPTS: \$9,970.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$499.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,499.81

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAVALRY SPV I LLC	Unsecured	381.00	416.13	416.13	97.07	0.00
COMENITY BANK	Unsecured	645.00	861.00	861.00	200.84	0.00
COMENITY BANK	Unsecured	179.00	351.19	351.19	81.92	0.00
CREDITBOX.COM LLC	Unsecured	775.00	775.00	775.00	180.78	0.00
FINGERHUT	Unsecured	1,193.00	1,334.61	1,334.61	311.31	0.00
FORD MOTOR CREDIT CO	Unsecured	8,800.00	9,861.94	9,861.94	2,300.39	0.00
GOLDEN VALLEY LENDING	Unsecured	600.00	600.00	600.00	139.96	0.00
HEIGHTS FINANCE CORP	Unsecured	1,364.00	1,251.78	1,251.78	291.99	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	424.00	567.47	567.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	463.00	611.93	611.93	0.00	0.00
LVNV FUNDING	Unsecured	976.00	1,264.76	1,264.76	295.02	0.00
MERRICK BANK	Unsecured	1,661.00	1,560.39	1,560.39	363.98	0.00
NICOR GAS	Unsecured	236.00	236.48	236.48	55.16	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,122.00	1,000.00	1,000.00	233.26	0.00
PEOPLES CREDIT	Unsecured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	537.00	653.55	653.55	152.45	0.00
QUANTUM3 GROUP	Unsecured	975.00	1,263.16	1,263.16	294.64	0.00
ASSOCIATED RADIOLOGISTS OF JOL	Unsecured	99.00	NA	NA	0.00	0.00
AVANT CREDIT	Unsecured	2,100.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	925.00	NA	NA	0.00	0.00
BELLETTINI FOODS	Unsecured	235.00	NA	NA	0.00	0.00
CREDIT ILLINOIS	Unsecured	300.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	515.00	NA	NA	0.00	0.00
RADIANT CASH	Unsecured	300.00	NA	NA	0.00	0.00
RW1 INVESTMENTS	Unsecured	300.00	NA	NA	0.00	0.00
TARGET CASH NOW	Unsecured	400.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ILLINOIS CASH ADVANCE	Unsecured	300.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	629.00	NA	NA	0.00	0.00
NORTHCASH LOANS	Unsecured	500.00	NA	NA	0.00	0.00
WILKOT LTD	Unsecured	100.00	NA	NA	0.00	0.00
VERIZON	Unsecured	2,060.00	2,021.00	2,021.00	471.42	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,630.39	\$5,470.19	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,499.81</u>	
Disbursements to Creditors	<u>\$5,470.19</u>	
TOTAL DISBURSEMENTS :		<u>\$9,970.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/31/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.